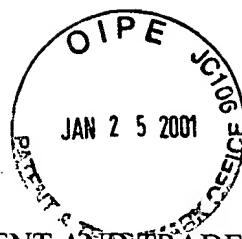


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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): Kurt L. Arehart

Serial No.: 09/748,934

Filed: December 27, 2000

For: SYSTEMS AND METHODS
FOR OPTIMIZING USE OF
MORTGAGE INSURANCE BASED
UPON PROJECTIONS OF FUTURE
HOME EQUITY

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Assistant Commissioner For Patents, Washington, D.C. 20231, on the date set forth below:

Signed: 

Name: Tlynthia Jordan

Date: January 23, 2001

Group: Not Yet Assigned

Examiner: Not Yet Assigned

Chapel Hill, North Carolina
January 23, 2001

Assistant Commissioner for Patents
Washington, DC 20231

INFORMATION DISCLOSURE STATEMENT

Dear Sir:

Pursuant to 37 C.F.R. §§1.56, 1.97 and 1.98, applicant's attorney wishes to bring to the attention of the Patent and Trademark Office the following item listed on the accompanying PTO Form 1449 (modified).

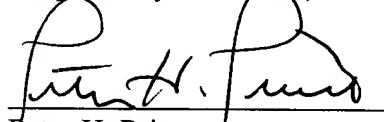
U.S. Patent

<u>Patent No.</u>	<u>Issue Date</u>	<u>Inventor</u>
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The filing of this Information Disclosure Statement shall not be construed as a representation that a search has been made, or as an admission that the information cited is considered to be material to patentability, or that no other material information exists.

Respectfully submitted,



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